

Data Lists
23 May, 2006

BUSINESS FUNCTIONS & GOALS

View Customer History

Modify Customer Info, Close Membership

Modify Account Info, Include Premium Features, Close Account

View Account History

View Transaction History

Manage Payments (changes to frequency, dates, sched, SOS)

Provide the Correct Message In Context (Scripting)

Provide Correct Referral, Direction, Escalation

Comply w/ Compliance Standards (scripting or correspondence)

Manage Error or Problem Resolution

New Enrollment

New Account (associate)

HISTORY
Customer Customer Information Changes List
Customer General notes

Account Account List
Account Info Changes
Loan Information Changes List

Holdings List
Account General notes

Transaction Transactions List
Payments Schedule
Future-dated Changes to Payments Schedule
Problems List

Agent Agent General notes

MODIFY INFORMATION

Customer Contact Information
Funds Source
Associate Other to Account
Associate Customer to Account
Associate 3rd Party to Account
Add Account to Customer
Close Customer Membership

Account Account Status
Benefits to Account
Sale of Service in process
Close Account
Product Change (ePayments only)

Manage Payments Change Loan Information
Monthly Mortgage Payment
Next W/D Date
Next Payment Date
Amount: P&I
Amount: Escrow
Amount: Add'l Principal

Payment Schedule
this payment W/D Amount
W/D Frequency
Payment Amount
Payment Frequency
Breakdown: Add'l Prin, Curtailment
Fees
Product
Exact Debit Amount
ARM Acceleration Option
OTD Set-up

READ ONLY INFORMATION

Customer Membership Start Date
Membership Sponsor, Product Name
CSS Access URL

Payee Name
Loan Number
Loan Status
Loan Type
Custodial Balance Amount
Upload Date
Enrollment Fees Owed
Service Fees Owed
Offer Details
Enrollment Fee
Portability
Annual Fee, Per Transaction Fee
Reactivation Fee
Primary Account? Y or N
Campaign Number

NSF Amount
Payment Method (EFT, Check)

Customer Data List

- ☒ = Primary relationship to this data grouping
- ▲ = Correspondence implied
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- = Editable based on user class

IDENTITY

Customer Name
SSN last four digits
Web CSS ———— User ID
Change History | Status

CONTACT

Daytime
Evening
Best Time to Call | Phone Number

Legal or property address ———— Attention
Mailing address ———— Street Address
Apt
City
State
Zip
Fax Number
Email Address
Change History

FUNDS SOURCE

» Bank Account ———— Bank name
» Debit Account ———— Account Type
» Credit Account ———— Account #
Source ID ———— TRN #
Picture of check
Change History

RELATIONSHIPS

Name spouse
Co-borrower relationship
Related customer numbers
Modify customer relationship/
requirements by
Authorized 3rd parties

WESTERN UNION

Customer ID#/ACN/Profile Customer #
Authorization
Terms & Conditions
Portability
Customer Note to Agent
Member/Subscriber #
Reference #
Upload Date
Sponsor

ACCOUNTS

New Loan Request
Service, Enrollment Fees Owed
Status ———— Active
Past
pending
Suspended

PROBLEM HISTORY

Problem History Note
See account: payment problems

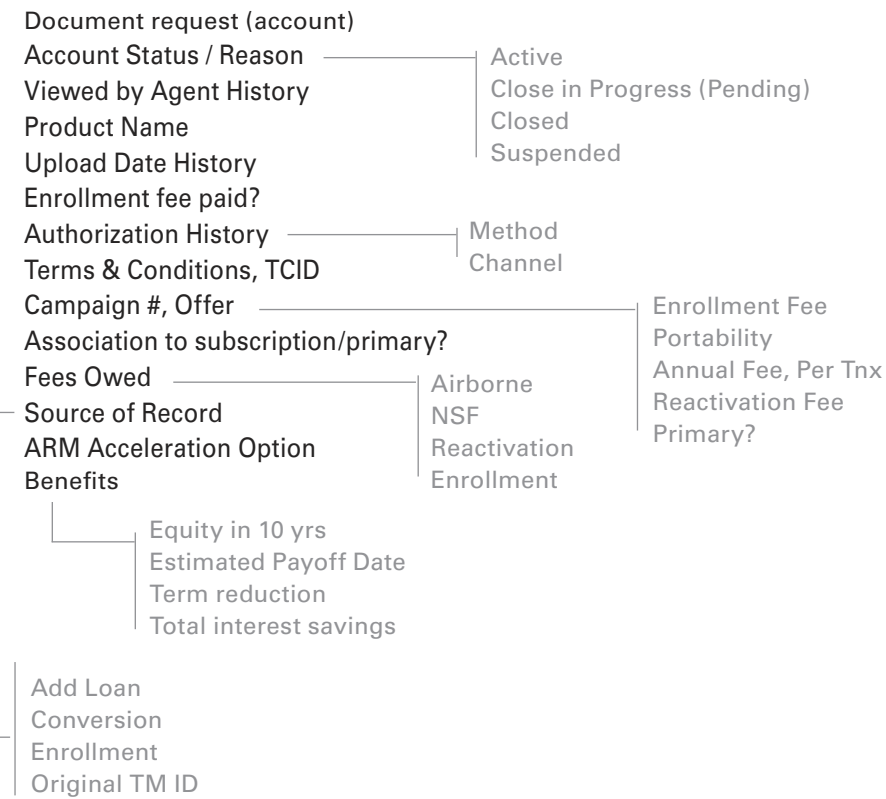
	CUSTOMER Functions	
HISTORY Customer	Customer Information Changes List	☒
	Customer General notes	◆
Account	Account List	
	Loan Information Changes List	
	Payments Schedule	
	Future-dated Changes to Payments Schedule	
	Problems List	
	Hold List	
	Account General notes	
Transaction	Transactions List	
MODIFY INFORMATION Customer	Contact Information	
	Funds Source	
	Associate Other to Account	
	Associate Customer to Account	
	Associate 3rd Party to Account	
	Add Account to Customer	
	Close Customer Membership	
Account	Account Status	
	Sale of Service in process	
	Close Account	
Manage Payments	Monthly Mortgage Payment	
Payment Schedule this payment	Payment Frequency	
READ ONLY INFORMATION Customer	Membership Start Date	
	Membership Sponsor, Product Name	☒
	CSS Access URL	◆
Account	Payee Name	
	Loan Number	
	Loan Status	
	Loan Type	
	Custodial Balance Amount	
	Upload Date	
	Enrollment Fees Owed	
	Service Fees Owed	
	Payment Method (EFT, Check)	

Account Data List

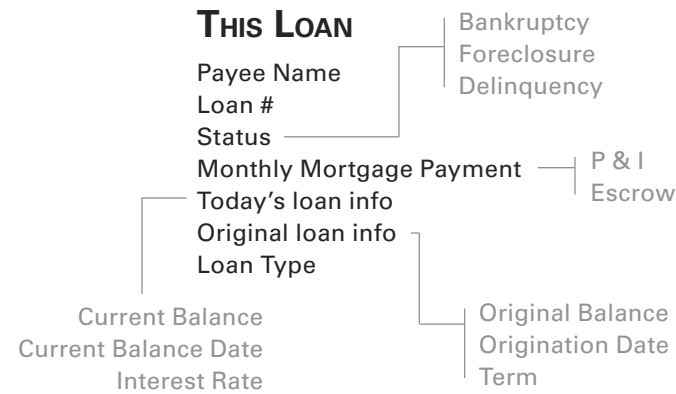
CUSTOMER

- Accounts List
- CID # / Profile Account #
- T & C ID
- Customer Acct Relationship — Primary (?)

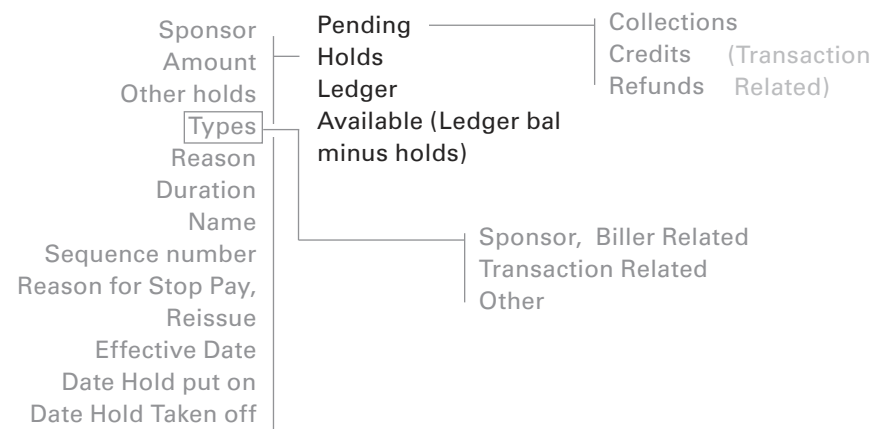
WESTERN UNION



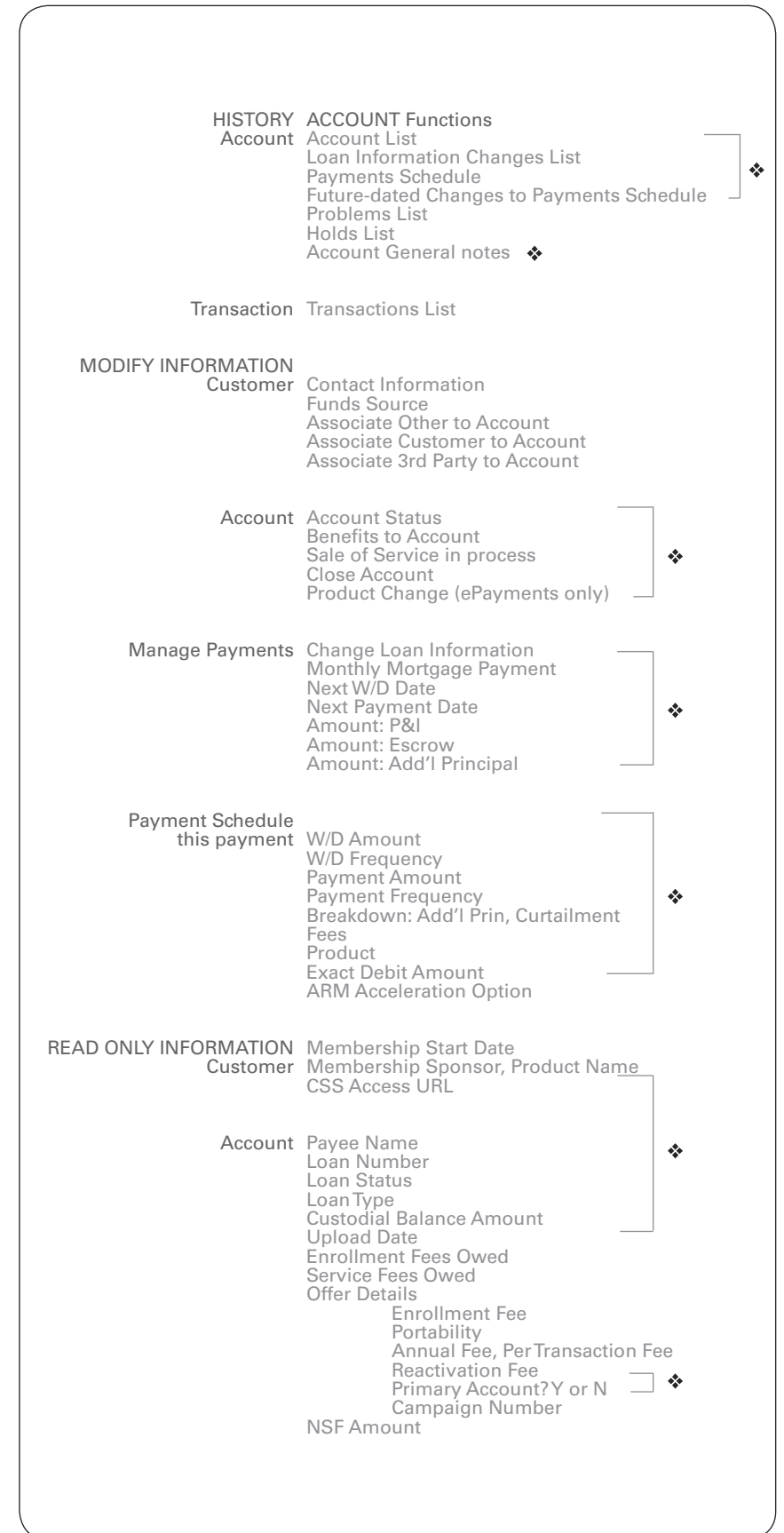
THIS LOAN



CUSTODIAL BALANCE



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Data Lists
23 May, 2006

Transaction Data List

SCHEDULE DATE

Date of issue
Date of transaction
Note

STATUS

Added
Submit
Completed
Retry (Scheduled to)
Cancelled
Rejected
Verified

BILLER/TARGET

Payee ——— Name
Number

FUNDS SOURCE

Fee Waiver
Bank ——— Contact
ACH Account # Dept
ACH Account Type Name

TRANSACTION HISTORY

Long View
Short View

TRANSACTION PROBLEMS

Types
Date Missing EFT Sent
Missing EFT Payee
Amount of Missing Payment
Missing Payment Loan #
Problem History
Refund Request
General Request
EFT Research Request
Missing Payment Research
Correct Payment Amount

General
Refund
Check
EFT

AMOUNT

Amount of Transaction

PROBLEM RESOLUTION

Document request (transaction) ——— Correspondence
Document Type Coupon
Additional info text Enrollment Card
Check amount Entire File
Check number Voided Check
Property escheated to state? y/n T & C
Refunds ——— Other
Refund Payee ID
Total refund amount
Other charges from biller or bank
Name ——— LS Agent Contact Name
Loan # ——— Check payable to Info
Mailing Address
Sending option

TRANSACTION TYPE

Payment or Refund (Target) ——— From Payment Change
Withdrawal (Source) To collect fees
One Time Draft ——— Customer Initiated
Customer ——— Refund
Payee ——— Collection ——— Service Fee
Type ——— Credit ——— Enrollment Fee
(Reg Scheduled Transaction?)
EFT
Check

SCHEDULE

Transaction Fee
W/D Base Amount ——— Additional Principal Amount/Curtailment
Amount withdrawal
Scheduled changes to payment
W/D Date ——— Payment Schedule
Payment Date
Next W/D Date
Next Payment Date
W/D Freq
Payment Freq
Status
End Date
Exact Debit amount of draft* ——— Add Prin, Curtailment
Monthly Payment
P & I
Escrow
Principal
W/D Base Amount

Elements of a Schedule



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	HISTORY	TRANSACTION Functions	PROBLEM RESOLUTION Functions
Transaction	Transaction	Transactions List ❖	Problems List Holds List
MODIFY INFORMATION Customer	Account	Contact Information Funds Source	Contact Information Funds Source
Manage Payments	Account	Monthly Mortgage Payment Next W/D Date Next Payment Date Amount: P&I Amount: Escrow Amount: Add'l Principal	Sale of Service in process Close Account Product Change (ePayments only)
Payment Schedule this payment	Account	W/D Amount W/D Frequency Payment Amount Payment Frequency Breakdown: Add'l Prin, Curtailment Fees Product Exact Debit Amount ARM Acceleration Option OTD Set-up	W/D Amount W/D Frequency Payment Amount Payment Frequency Fees Product Exact Debit Amount ARM Acceleration Option OTD Set-up
READ ONLY INFORMATION Customer	Account	Payee Name Loan Number	Membership Start Date Membership Sponsor, Product Name CSS Access URL
	Account	Enrollment Fees Owed Service Fees Owed NSF Amount Payment Method (EFT, Check)	Payee Name Loan Number Loan Status Loan Type Custodial Balance Amount Upload Date Enrollment Fees Owed Service Fees Owed NSF Amount Payment Method (EFT, Check)

Biller Data List

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IDENTITY

Biller Name

PAYEE CONTACT

Biller Contact Info ——— dept name / attn
mailing address
address
phone
loan servicing phone
other?

CUSTOMER RELATIONSHIP

Account number - Loan

PROBLEM RESOLUTION

Correct Payment
Missing Payment ——— Payee #
Etc

PAYEE

Name
Dept Name
Special Instructions
Interface method ——— Yes
No
Payee # / Client ID
Payment methods ——— Check
EFT

CUSTOMIZATION

Allows web access, yes or no
(sponsor based)
NSF fee amount
Daily Cutoff Time

AGENTS

LS Agent Contact Name

FUTURE

Billor Reporting Views
WU performance by Biller

Western Union Data List

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AGENT

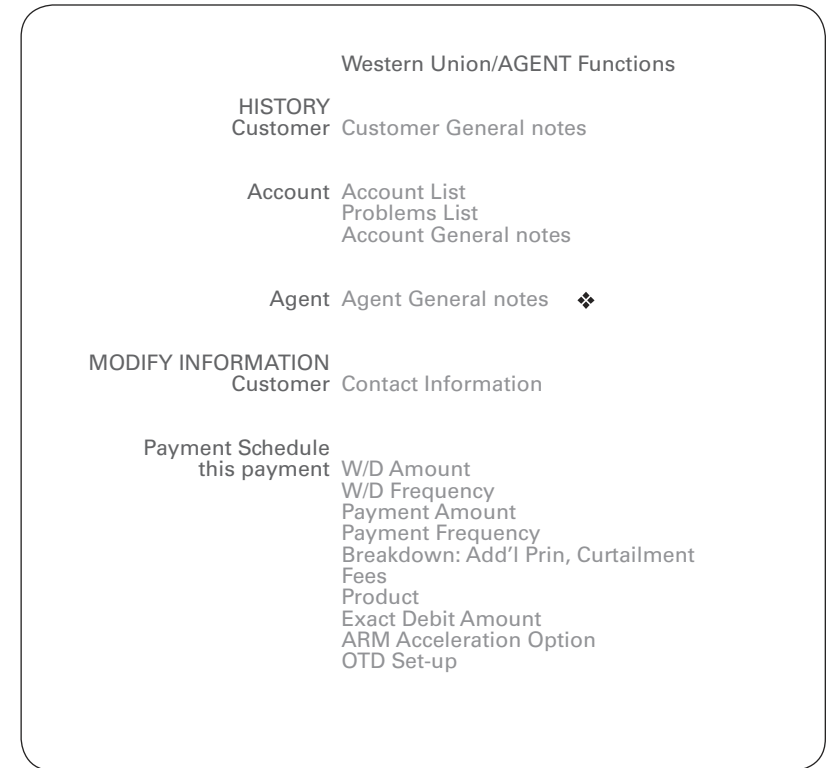
Location —————| San Francisco
 Name of Agent
 Supervisor
 User ID ————| CS
 | EC

PRODUCT

Fees —————| Annual fee
 Benefits —————| Enrollment fee
 Type of account , products ————| Per Transaction
 Terms of use —————| Fee Structure
 Portability —————| Service Fees
 Campaign ————| Offer
 NSF Fee Amount ————| #
 | Message
 | TCID

CUSTOMER FACING SCRIPTING

Confirmation or Failure Text
 Email text
 Fax text
 Mail text
 Negative Credit
 Or Explain text
 FAQ
 Transaction schedule



BILLER

Payee numbers

NOTES

Payment Change ————| History
 Cancel —————| Type
 | Description
 | Detail
 | Date Left
 | Follow-up Date
 | Status (open/closed)
 | Follow-up Agent
 | Noted by Agent

AGENT SCRIPTING

Confirm change of contact info
 Explain
 NOTE: confirmation text
 Request confirmation
 Review extra prin amt
 FAQ
 Transaction schedule

USER CLASS

Access to edit data